

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Mary W. Downing

S.S. No.: xxx-xx-9740

Mailing Address: 1203 Moreland Avenue, Durham, NC 27707-

Case No. 09-81167

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on July 15, 2009.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 30, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/2/09

Lastname-SS#: Downing-9740

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
HSBC (Daughter Pays)	7	2004 Toyota Rav 4

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See)
			**
			**
			**
			**
			**
Beneficial	1	\$3,808	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Beneficial	1	\$952	N/A	n/a	\$952.00	House and Land
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
CitiFinancial	8	\$3,667	6.00	\$37	\$72.60	2000 Chrysler T&C
			6.00			
			6.00			
			6.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
HSBC Auto Finance	8	\$7,397	6.00	\$59	\$146.44	2005 Toyota Corolla
			6.00			
			6.00			
			6.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$1,346	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: 9.06 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(New_DeSardi) (6/24/09) © John T. Orcutt

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit One Bank
585 South Pilot Street
Las Vegas, NV 89119

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Barclays Bank
100 South West Street
Wilmington, DE 19801

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Beneficial HSBC Group
P O Box 5233
Carol Stream, IL 60197-5233

HSBC Auto Finance
Post Office Box 60179
City Of Industry, CA 91716-0179

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Chase *
Post Office Box 15298
Wilmington, DE 19850-5298

HSBC Auto Finance
Post Office Box 5218
Carol Stream, IL 60197-5218

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

HSBC Auto Finance
Post Office Box 17914
San Diego, CA 92177-7914

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citifinancial
3604 University Drive
Durham, NC 27707

Juniper Bank
Post Office Box 8802
Wilmington, DE 19899-8802

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Juniper Bank
Post Office Box 13337
Philadelphia, PA 19101-3337

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Credit One Bank
Post Office Box 80015
Los Angeles, CA 90080-0015

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit One Bank
Post Office Box 98873
Las Vegas, NV 89193

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

NC Specialty Hospital
1110 West Main Street
Durham, NC 27701

NC Specialty Hospital
Post Office Box 15819
Durham, NC 27704

Orchard Bank
c/o Household Credit Services
Post Office Box 5222
Carol Stream, IL 60197-5222

Regional Surgical Associates
Post Office Box 15698
Durham, NC 27704-0698

SLC
701 East 60th Street North
Sioux Falls, SD 57104-0432

Time Warner Cable
101 Innovation Avenue
Suite 100
Morrisville, NC 27560-8586